

MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

FINAL REPORT



Submitted to: David B. Musante, Jr.
Mayor
City of Northampton

February 11, 1986

LETTER OF TRANSMITTAL

February 11, 1986

Mayor David B. Musante, Jr.
City Hall
Northampton, MA 01060

Dear Mayor Musante:

I am pleased to transmit to you the findings and recommendations of the Task Force on Land Use and Development which you appointed in March, 1985. The Task Force met ten (10) times, beginning on April 8, 1985, and concluding on December 16, 1985. The meetings of the Task Force were covered and reported by the local press and radio station, thus helping to inform local citizens of the issues, pressures, and choices facing our City.

So as to better study particular subjects of concern in depth -- notably, housing, unemployment and natural resource protection -- the Task Force formed three subcommittees which met numerous times in between meetings of the entire Task Force. In each subject area, subcommittees identified problems and opportunities of concern, formulated goals and objectives, and recommended specific actions and steps the City can take now to begin to move in the direction of meeting those goals and objectives.

The work of each subcommittee was brought back to the Task Force as a whole which discussed them at length and then voted to accept, modify or reject the proposals/recommendations. The result of this process was that the Task Force was able to agree on, and formally adopt, goal statements and specific action-oriented recommendations.

So as to implement and act upon the conclusions of the Task Force, the specific recommendations of the Task Force should now be forwarded to the appropriate City boards and commissions -- Planning Board, Board of Public Works, Board of Health, Conservation Commission, and City Council. Recommended modifications in the City's Zoning Ordinance should be drafted in the form of proposed ordinances by the Planning Board and submitted to the City Council for the public hearing process. The Task Force recommendations for Zoning Ordinance revisions are moderate -- geared toward an incremental (rather than major) change. It was the Task Force's feeling that some loosening in the City's size and density restrictions is needed to allow middle income households to continue to live in Northampton, but we have taken a cautious approach in what we have recommended for immediate implementation.

Among the attachments to this report is a listing of Proposals and Recommended Actions which were discussed by the Task Force but which were not recommended at this time. The failure of the Task Force to adopt these proposals and recommended actions does not necessarily represent a permanent rejection of

these approaches. Indeed, some of these actions and proposals may become more acceptable, desirable, or necessary in the future if the moderate initial steps recommended herein are not sufficient. Again, the Task Force has been relatively conservative in what it has recommended at this time, and the City may wish to consider adopting some additional strategies in the future that are not recommended now by the Task Force. Hence, the proposals/actions discussed but not recommended at this time are included in the Attachments Section for future reference.

On behalf of all the members of the Task Force, I would like to commend you for your concern and interest in the important land use and development issues facing Northampton and for inviting this representative group of individuals to convene to advise you, the City Council, the Planning Board and other City boards and commissions as to what constructive steps need to be taken. We have tried to take our charge seriously and have labored to give you the benefit of our best collective wisdom. We hope that some constructive steps will be taken as a result of our work.

Sincerely,

Bart Gordon

Bart Gordon
Chairman
Mayor's Task Force on Land Use
and Development

MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

MEMBERSHIP

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FINAL REPORT OF
MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

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MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

I. GENERAL GOALS FOR LAND USE AND DEVELOPMENT (Adopted November 25, 1985)

1. Improve the supply and affordability of housing and provide opportunities for a mixture of housing types -- including both rental and owner-occupied units -- so as to meet the needs of households with a range of incomes.
2. Increase the number of jobs, and the salary levels of jobs located in Northampton, so as to maintain and improve the opportunities that Northampton residents have to find suitable employment in Northampton. In particular, seek to cultivate employment opportunities to take advantage of the highly skilled and educated labor force in Northampton and surrounding communities.
3. Maintain a balance between new residential and commercial/industrial development.
4. Control the rate at which growth and development occur.
5. Channel development into areas where land is most suitable for development, and where municipal services can most readily and economically be provided.
6. Channel development away from watersheds and aquifers, and control development and land uses in these areas so as to protect Northampton's water supply.
7. Protect and maintain important environmental and natural resources, such as prime farmland, wetlands and habitat for wildlife, important scenic areas along the Connecticut River and Mill River, etc.
8. Preserve and maintain the City's unique architectural and historic resources, such as the Downtown Northampton Historic District, listed on the National Register of Historic Places. Integrate public and private improvements into the downtown area so as to complement the unique character and appearance of the area.
9. Strengthen and improve commercial development in clearly defined and established commercial centers -- Downtown, Florence Center, Pleasant Street, and King street -- so as to maintain the traditional structure and character of the community and so as to avoid the uncontrolled spread of commercial uses into residential areas and along roadways throughout the City.
10. Utilize and coordinate capital improvements to achieve land use and development goals.

MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

II. GENERAL POSITION STATEMENT - (Adopted November 25, 1985)

A. HOUSING AND LAND USE

The Zoning Map adopted ten years ago, in 1975, was a document for guiding and controlling growth -- channelling new development into more centrally located areas, and by allowing only single-family detached housing on 30,000 - 40,000 square foot lots throughout the rest of the City. The high cost of developing single-family housing on large lots, and the limited local demand for such costly housing, tended to limit the development of such housing to remote sites, thus tending to reinforce the goal of controlled and limited growth.

The 1975 Zoning Map and Ordinance represented a positive step in leading to orderly growth and development in Northampton and helped to spur the renaissance in downtown renovation. However, adjustments in the 1975 Zoning Map and Ordinance are now needed to take account of changing conditions and needs, and development which has occurred in the intervening period.

Over the ten year period, 1975 - 1985, vacant sites zoned for URC and URB have been utilized. Vacant buildable lots which remain in existing URC and URB zones are generally less than what the City's Zoning Ordinance requires -- meaning that very few of these sites can be used to accommodate future development.

Thus, the only vacant areas in the City where new housing can be built are in areas zoned for exclusively single-family detached houses: URA, single-family houses on 20,000 square foot lots; SR, single-family houses on 30,000 square foot lots; and RR, single-family houses on 40,000 square foot lots. Given this pattern of zoning, a developer cannot provide a mixture of housing types, and cannot build two or three family housing, unless he/she undertakes a cluster development. Moreover, given the high cost of land, and the high cost of developing housing at the relatively low density of 1 - 2 units/acre, it is difficult, if not impossible, for a developer to build housing which is affordable to persons and families with middle incomes.

The high cost of developing housing in Northampton under current zoning (i. e., large lots) is no longer an obstacle that discourages development. Indeed, the regional and statewide demand for expensive housing in Northampton has increased dramatically in recent years. Given the increased geographic distribution of potential homebuyers, it is quite possible that the demand for expensive single-family housing could eventually exhaust the supply of vacant buildable land in Northampton. Another problem with the current direction of housing development is that it does little to meet the housing needs of people currently living and working in Northampton.

Development is moving outward in all directions because the current Zoning Map does not differentiate areas in terms of:

- (1) Carrying capacity of the land.
- (2) Availability of sewers and other public facilities, and/or the cost effectiveness of providing those services.
- (3) The need to discourage development around municipal wells and within municipal watersheds.
- (4) The desirability of protecting and maintaining prime farmland for agriculture.

Municipal decisions on extending and upgrading municipal sewers exert, perhaps, the strongest force on the direction in which development occurs. Current policy and decision-making places emphasis on extending sewers into areas where pollution has occurred. The net effect is that sewers are often extended into areas where land is not ideally suited for development -- and these sewer extensions, in turn, encourage further growth in these very areas where development is least desirable.

B. EMPLOYMENT AND LAND USE

It is desirable that Northampton try to retain its traditional balance between housing and employment. In recent years there has been considerable residential development activity which has committed a large amount of previously undeveloped land for residential use. Moreover, properties formerly zoned for industry have been rezoned and/or developed for non-industrial uses.

While the total number of jobs available in Northampton has increased, the number of jobs in manufacturing (a potential source of relatively well paying jobs) has decreased. Employment has increased numerically in the service and retail sectors, but jobs in these sectors pay relatively low wages and benefits, and there are relatively few opportunities for advancement. In 1969 the median family income in Northampton was 94% of the statewide median income, but by 1979 Northampton's median family income had fallen to 90% of the statewide median. Rising costs in the City and the region make it doubly important that the income scale of jobs in the City be increased to keep pace with statewide income levels.

Over time the percentage of the City's total property taxes coming from commercial and industrial uses has declined. With the demand for residential development so high, there is a very real possibility that Northampton could become a "bedroom" community for persons forced to commute elsewhere for employment -- unless the City takes steps to rezone and reserve some areas in the City for future industrial development.

C. GENERAL RECOMMENDATIONS

Steps should be taken by the Planning Board, Board of Public Works, and Board of Health to discourage and control development in areas with limitations on development and in areas affecting City water supplies.

- o Those areas should be clearly identified based on hydrological studies now underway.

- o Sufficiently large minimum lot size requirements should be applied to those areas so as to handle on-site sewage disposal.
- o Sewer extensions into those areas should be avoided.
- o A program of required septic tank maintenance and inspection should be implemented to avoid pollution problems.

Decisions of the Board of Public Works regarding future sewer extensions and improvements should be based heavily on the criteria of cost effectiveness -- the current and potential number of households to be served for a given expenditure, giving the highest priority to sewerage areas suitable for more intensive development, and de-emphasizing the extension of sewers to areas where intensive development is not desirable. The need to establish such a priority ranking system, and to consider the likely impact of sewer extensions on patterns of growth, is strengthened by the fact that public resources are limited. There is a need to maximize the utility of public investments as well as to deflect growth away from certain outlying rural areas of the City.

Adjustments in the City's Zoning Ordinance and Zoning Map are needed to designate areas where the development of new housing at moderate densities (4-6 units per acre) can occur, including two and three-family housing. To accomplish this, certain areas in the City should be rezoned to allow higher densities. Amendments to the Zoning Ordinance are also needed to expand the areas in which it is possible to provide two-family housing (the Zoning Ordinance currently limits two-family houses to the URC and URB zones).

Planning for changes in the City's Zoning Map (responsibility of the Planning Board) and planning for extensions and improvements to municipal sewer lines, water lines, roadways, and other infrastructure (responsibility of the Board of Public Works) needs to be coordinated and integrated.

- o Sewers should not and need not be extended into areas zoned exclusively for single-family houses on one-acre lots.
- o Areas currently served or potentially served by the City's sewer system should generally be zoned to allow more than single-family housing on lots less than one acre (i. e., URC, URB, or URA). Sewer extensions should be discouraged in RR and SR zones.

The City should embark on a program to identify and acquire key property around municipal reservoirs and within the City's watersheds. The Mayor and City Council should direct the Board of Public Works and the Office of Planning and Development to identify such parcels for purchase and to seek federal and State grant funds to offset the costs of such land acquisition. A certain share of future federal Community Development Block Grant funds should be allocated toward the local cost of such land acquisition for water supply protection.

The Task Force recommends that industrial zoning along Route 10, south of the Mill River, be extended to include some additional parcels, including the 38-acre parcel of land (formerly part of the Northampton State Hospital) located opposite the new Hampshire County Jail. It is recommended that a special zoning category be created for this former State Hospital property and/or that restrictions be placed on the type of uses that could locate on this site so as to

minimize truck traffic and traffic impacts on South Street. A new connector roadway between Route 10 and Route 66 would provide access to the site from Route 10. A significant proportion of traffic to and from this industrial area could be expected to approach and leave the site via Route 10 south to Easthampton and Westfield (Mass. Pike). Also, a connector roadway between Route 10 and Route 66 would allow some proportion of Route 66 traffic to reach I-91 without travelling through the congested West Street/Elm Street intersection.

The ability to accommodate future industrial development along Route 10 will require the extension of the Fort Hill interceptor sewer further south along Route 10. The City and the Board of Public Works should explore the availability of State and federal funds for this sewer extension, based on its potential benefit in terms of increased employment and tax base.

III. RECOMMENDATIONS RELATED TO HOUSING

A. SUMMARY STATEMENT ON THE NEED FOR AFFORDABLE HOUSING (November 14, 1985)

The Mayor's Task Force on Land Use and Development believes that is essential and desirable that zoning and land use policies of the City allow the continued ability to provide housing which middle income persons and families can afford. At present, very little new housing is being created which average income persons can afford. New single family detached houses now being built can only be afforded by persons with incomes higher than the average income that prevails in Northampton, and potential buyers for these homes must be drawn from outside the community. As a result, the building of such expensive housing does little to free up local housing to meet the needs of middle income persons.

Rental housing is also becoming very expensive; a rental survey conducted in May, 1985, in Northampton found that only 1% of the apartments available for rent at that time could be afforded by persons able to pay a Fair Market Rent as measured by the U. S. Department of Housing and Urban Development. Further, only one half of the vacant apartments were affordable to families earning 80% of the median income, which corresponds to a \$21,600 income for a family of four people.

The Mayor's Task Force believes that the City must adopt and maintain land use and zoning policies that increase opportunities for home ownership for people and families with incomes generally at or above the median income of the City, and that maintain opportunities for affordable rental housing for persons with incomes that do not permit home ownership. Such actions are necessary not only in terms of fairness, but also to maintain the economic health of the City and the traditional balance between housing and employment. For business and industry to grow and prosper, it is necessary that people in those businesses and industries be able to find housing (approximately half of those persons now living in Northampton work in Northampton). If middle income housing is not available in Northampton, then people will have to commute long distances to their jobs in Northampton, and the City will no longer be a place where people live and work. Also, business in Northampton will have more difficulty finding employees for their job openings, thus limiting opportunities for expansion.

As a goal, the Task Force proposes that the City should strive to make it possible to provide a certain number of new single family houses each year that are affordable to persons and families having 120% of the median income of the area. Also, the Task Force proposes the goal that the City should remove current restrictions on building new two and three family housing so as to: 1) extend opportunities for home ownership to persons and families with median incomes; and 2) to increase opportunities for rental housing for persons and families with 65%-80% of the area's median income -- a group currently not now being served by today's tight private housing market.

In making these recommendations the Task Force recognizes that the housing needs of persons and families with incomes less than 65% of the median income will require more direct state and federal housing programs and subsidies, which the Northampton Housing Authority and other agencies should continue to pursue. However, local policies can make a significant contribution to lowering housing costs and extending opportunities to people with generally average incomes, who are currently being frozen out of the housing market.

B. RECOMMENDED ZONING INITIATIVES AND LOCAL ACTIONS TO ADDRESS HOUSING NEEDS AND COSTS

1. Encourage the Planning Board and Planning Department to undertake a process to recommend selective extensions of URC, URB, URA, and SR zoning to allow for development of moderate density in areas best suited to accommodate that development -- and to coordinate these zoning recommendations with plans and priorities of the Board of Public Works for sewer extensions.
2. Require smaller minimum area for cluster development. The current ordinance requires at least twelve acres; three to five acres is more reasonable.
3. Allow two-family houses by right in URB zones rather than by special permit, subject to having required lot area and dimensions.
4. Allow two-family houses to be built in URA zones by special permit, subject to having required lot area and dimensions.
5. Allow two-family housing by special permit in SR zones if lot contains 150% of minimum lot area required for a single-family home.
6. Do not require additional lot size for the first unit in structure containing two or more units (i. e., 10,000 square feet, plus 1,000 square feet for each additional unit).
7. Encourage that developments containing five or more units provide a 20% mix of their units in two-family or three-family structures.
8. Allow accessory apartments by special permit in single-family homes. To assure that houses retain their single-family appearance and function, include certain restrictions, such as:
 - a. Limit size of new apartment to 600 square feet. Accessory unit to be smaller than main house.
 - b. Allow maximum of one bedroom in the accessory unit.
 - c. Limit facade changes to side and rear of house.
 - d. Retain same lot size requirements as for a single-family home.
9. Allow a side lot reduction which could be subtracted from the total lot area required by the current ordinance. This would encourage two single-family structures to share a common wall.
10. Consider the formation of a private, non-profit housing development corporation (HDC) capable of delivering long term, lower cost housing. The HDC should acquire existing housing when possible as well as build new units on scattered sites throughout the City.

Current Northampton Zoning Provisions

(Summary of Recommendations 3, 4 and 5)

	Lot Size for 1 Fam. House	2 Family	3 Family	Multi-Family
Urban Residence C	10,000 sq. ft.	Allowed	Allowed	Allowed
Urban Residence B	10,000 sq. ft.	Special Permit*	Special Permit	Not Allowed
Urban Residence A	20,000 sq. ft.	Not Allowed**	Not Allowed	Not Allowed
Suburban Residence	30,000 sq. ft.	Not Allowed***	Not Allowed	Not Allowed
Rural Residence	40,000	Not Allowed	Not Allowed	Not Allowed

Task Force Recommendations:

* Recommend that 2-Family Houses be allowed in URB

** Recommend that 2-Family Houses be allowable by Special Permit in URA

*** Recommend that 2-Family Houses be allowable by Special Permit in SR on lots having
150% of the minimum lot size required in SR for Single Family homes

IV. RECOMMENDATIONS RELATED TO EMPLOYMENT AND ECONOMIC DEVELOPMENT

A. STATEMENT OF ECONOMIC DEVELOPMENT GOALS

During the period 1970-1980, Northampton experienced a decline in the number of jobs in manufacturing and an increase in jobs in the service sector.

The Division of Employment Security forecasts an increase in employment in the State of 12% between 1980 and 1990. Increases are expected in such fields as health services, with decreases in government and education. Increases are anticipated in durable manufacturing, with a decrease in non-durable manufacturing. In 1984 employment in Massachusetts increased by 5.9%. Within the manufacturing sector, increases were seen in durables, including: machinery electrical machinery, and instruments, with a slowed rate in non-durables, such as apparel, textiles, and printing.

Recent articles indicate that as a State, Massachusetts is doing well in "nourishing entrepreneurs" and in moving from the old industrial to the new information-based economy. It is clear that the next decade will see the shift to a "thoughtware" economy, which can provide for a range of jobs from production to professional/technical.

Area studies project growth in Hampshire County in the next decade, with Northampton experiencing much of the demand. The pressure for growth comes both (1) from within, i. e., local firms needing room to expand and diversify; and (2) from new entrepreneurs seeking local space/land for their enterprises; and from without as the trend of decentralization continues and firms are attracted to Northampton because of the quality of life and workforce that the area has to offer.

The Task Force has determined that the principal goal is that of job creation to:

- provide employment for Northampton residents which is appropriate to their skill and interest levels and which provides adequate salaries/income;
- provide tax revenues for the City; and
- maintain a balance between residences and businesses (between a living and working environment) to avoid becoming a "bedroom" community.

The problem to be addressed is that the current employment base is not providing employment for those whom the housing development attracts nor opportunities for local residents to improve their earning capacity and better the low median family income level the Census figures reveal.

The Task Force recognizes the need to identify sites for business/industrial expansion and development in accordance with infrastructure capacity (current and anticipated) and to establish the capacity to develop those sites in accordance with identified, shared goals.

After reviewing the current availability of industrial land and space, and the projected absorption rates for the next decade, it was concluded that the City should plan to identify and reserve additional land for business and industry. The Northampton Industrial Park is almost full; much existing industrial space has been converted to other uses. There is very little space available for expansion or new construction. Area forecasters suggest that Northampton, as the center for Hampshire County, can expect to feel pressures for expansion over the next decade. Based on review of past and projected absorption rates, a target of 100 acres to meet the needs of the next decade is suggested. Several sites/areas suggest themselves for further consideration: the State Hospital, Route 10, above the Easthampton line; Route 9, close to the Williamsburg line.

B. SPECIFIC RECOMMENDATIONS FOR ECONOMIC DEVELOPMENT - Approved December 16, 1985

The Task Force has reviewed the availability of industrial land in Northampton and has considered what future demand may be. The conclusions reached are:

- o At least 100 acres can be absorbed over the next ten years.
- o It is best to concentrate attention in one area rather than attempt to extend existing or create new "pocket" zones for industry.
- o The type of jobs needed are labor-intensive and non-service sector.
- o The most appropriate area to consider for creating more industrial land is along the Route 10 corridor.

The following specific recommendations are approved:

1. Rezone the approximately 38 acres of State Hospital property (across from the jail) and an adjoining portion of parcel No. 49 to an industrial zoning classification, with covenants and restrictions developed by a public entity overseeing this property which will limit uses allowed.
2. Propose that the owners of privately held parcels on Route 10, now zoned GI (parcels 61, 62, 63, 64), be invited to join in an Industrial Park Association.
3. Develop an access road from Route 10 through to Route 66 to provide access to the Park Association and other State Hospital properties.

4. Extend the sewer line to a point opposite the Park Association to provide service to that area.
5. Change permitted use in General Industrial Zones throughout the City to disallow the following uses: restaurants, banks, hotels and motels, car dealerships.
6. Rezone from Suburban Residential to General Industrial parcels 29, 30 and 49 (privately owned).

As these changes are studied and implemented, careful attention to traffic generation and impacts should be given. The permitted uses on the Park Association property should be determined after study of impacts of different uses is made and forecasts obtained from PVPC for the Route 10 area as a whole.

This attention to the Route 10 corridor does the following:

- provides more industrially zoned land while providing for the type of development appropriate for the area;
- does not rezone the few parcels directly on the border of Easthampton (e. g., the Nursing Home);
- recognizes that some of the area is on a steep slope and that development can and should be clustered in the Park Association area.

SPECIFIC CHANGES PROPOSED IN THE PERMITTED USES IN GI ZONES

<u>Uses</u>	<u>Zones</u>	
<u>Residential Uses</u>	<u>GI</u>	<u>SI</u>
Planned Unit Developments		PB delete
Mixed residential/business (area could be rezoned to URC or NB)		SP delete
<u>Community Facilities</u>		
Municipal parking lot or structure	A	A delete
<u>Agriculture</u>		
Temporary greenhouse or stand	A	A delete
<u>Retail</u>		
Eating and drinking places (consider only as accessory to business?)	SP	SP delete
Automobile sales, new and used, tires, boats, trailers	SP	A delete
Hotels and motels	-	A delete
Medical center	SP	SP change to SP
Membership club		SP delete
Professional and business offices (inc. banks, insurance, real estate, legal, etc.)		
Automotive repair or service station	SP	- delete
Commercial parking lot or structure	A	A delete
<u>Wholesale, Transportation, Industrial</u>		
Wholesale bakery, laundry, dry cleaning plant	A	SP change to SP
Bus passenger terminal and taxi facilities	-	SP delete
Heliport	SP	SP delete

Key: A = allowed by right
 SP = allowed by special permit from ZBA
 PB = allowed by special permit from Planning Board

V. RECOMMENDATIONS ON LAND USE AND NATURAL RESOURCES

A. STATEMENT ON LAND USE AND NATURAL RESOURCES

Protection of Public Water Supply and Sources

Problem: Drinking water supply contamination (both public and private) is one of the most serious problems facing the state of Massachusetts and its individual communities. Numerous towns and cities across the state have had their local water supplies rendered totally or partially useless due to contamination from a number of different sources. Potable water supplies are relatively finite, and solutions for replacing them are expensive and in some cases almost non-existent.

Goal: To develop a program to promote the health, safety and welfare of the community by protecting and preserving the surface and groundwater resources of the City of Northampton from any uses of land or buildings which may reduce or jeopardize the quality or quantity of its water resources. Said program should: 1) identify those areas which are significant to the city's water supplies (including aquifers and watersheds) for both existing areas and potential resource areas for future needs; 2) identify problems affecting those areas significant to the city's water supplies, both existing and potential; 3) evaluate alternatives and suggest solutions to appropriate agencies; and 4) work towards getting these solutions implemented.

Specific Actions/Recommendations:

- 1) An inventory identifying all of the properties and land uses within the watersheds of the city's three existing surface reservoirs has been completed. Discussions have begun with the Northampton Department of Public Works to identify critical parcels within these watersheds for possible acquisition (keep in mind that most of these watersheds are in abutting communities where, in most cases, outright acquisition is the most effective measure for controlling potentially detrimental land uses).
- 2) The city has hired a consultant to undertake a hydrogeologic study of the city's aquifers to determine their limits (both for the existing city wells and other aquifers for potential future well sites) and to suggest measures to protect against contamination and incompatible land uses. This study should be completed by next fall.
- 3) The Sub-Committee and Task Force has developed and submitted a proposed WATER SUPPLY PROTECTION DISTRICT Zoning Ordinance which would govern and control land uses and development within areas of the watersheds and aquifers within the City of Northampton to reduce the potential for contamination of these resources. This proposal should come up for Public Hearings sometime in January.

Specific Actions/Recommendations (continued):

- 4) The Sub-Committee recommends that the Northampton Board of Health adopt the following additional requirements regarding septic system installation above and beyond the minimum requirements under the state Title V regulations:
 - a) limit percolation rates to 20 min/inch,
 - b) allow only leaching trenches or pits, not leach fields,
 - c) prohibit the installation and use of garbage disposals,
 - d) require a minimum septic tank size of 1500 gallons,
 - e) implement a mandatory septic maintenance program whereby said systems must be inspected and pumped out on a regular basis,
 - f) investigate requiring water savers on all toilets,
 - g) prohibit the use of Rid-X and other over the counter commercial septic tank treatments and de-greasers,
 - h) educate the homeowners on the disposal of other hazardous and detrimental products and household wastes
 - i) ensure that copies of all septic disposal permits and applications within public watersheds are sent to DEQE for review
- 5) The Sub-Committee suggests that the Northampton Department of Public Works review their winter road application (sodium chloride) techniques within the watershed and aquifer areas to reduce contamination by road salt.

Open Space Preservation

Problem: As the City of Northampton grows, so does the demand on the community's existing open space resources, and so does the need for preserving more open space and providing for additional outdoor passive and active recreational opportunities.

Goal: To identify appropriate parcels of land with a potential for passive and/or active recreational use suitable for future municipal acquisition, especially in those areas of active development where such resources are not presently available.

Specific Actions/Recommendations: The city has just begun the process of updating its Open Space, Conservation & Recreation Plan for the years 1985-1990. This Plan inventories the existing recreational resources of the community, determines the present and future recreational needs of its citizens' through telephone surveys and public hearings, produces a list of goals and objectives, and develops a Five Year Plan for how these needs, goals and objectives will be met, including future acquisitions. The adoption of such a plan qualifies the city for funding assistance from the state and federal governments (up to 90%) for the purchase and development of passive and active recreational areas and facilities.

PROPOSED DRAFT

ARTICLE XVI

NORTHAMPTON WATER SUPPLY PROTECTION DISTRICT

Section 16.1 - Purpose: To promote the health, safety and welfare of the community by protecting and preserving the public drinking water resources of Northampton from any use of land or structures which reduce the quality or quantity of its public drinking water resources.

Section 16.2 - The Water Supply Protection District is an overlay district and shall be superimposed on the other districts established by this ordinance. All uses, dimensional requirements and other provisions of the Northampton Zoning Ordinance applicable to such underlying districts shall remain in force and effect, except that, where the Water Supply Protection District imposes greater or additional restrictions and requirements, such restrictions or requirements shall prevail. Any uses not permitted in underlying districts shall remain prohibited.

Section 16.3 - The Water Supply Protection District is herein established to include all specified lands within the City of Northampton. The intent of the Water Supply Protection District is to include lands lying within the primary and secondary recharge areas of groundwater aquifers which provide public water supply, as well as watersheds of public surface water supplies. Said lands are identified on the Northampton Zoning Map and the Northampton Aquifer Protection Area Map.

Section 16.4 - Prohibited Uses

- a. Business and industrial uses, not agricultural, which manufacture, process, store or dispose of hazardous materials or wastes as a principal activity, including, but not limited to, metal plating, chemical manufacturing, wood preserving and furniture stripping, auto body repair, and dry cleaning.
- b. Trucking or bus terminals, motor vehicle gasoline sales.
- c. Car washes, except when located on public water/sewer.
- d. Solid wastes, landfills, dumps, junk and salvage yards, with the exception of the disposal of brush and stumps.
- e. Business and industrial uses, not agricultural, which involve the on-site disposal of process wastes from operations.
- f. Disposal of liquid or leachable wastes, except for:
 - (1) the installation or enlargement of a subsurface waste disposal system for a residential dwelling;
 - (2) normal agricultural operations; and
 - (3) business or industrial uses which involve the on-site disposal of wastes from personal hygiene and food preparation for residents, patrons and employees.
- g. Underground storage of oil, gasoline or other petroleum products, excluding liquified petroleum gases, unless such storage shall meet all requirements for secondary containment specified in 310 CMR 30.693.
- h. Underground transmission of oil, gasoline or other petroleum products, excluding liquified petroleum gases.

- i. Uncovered stockpiles for road salt or other de-icing materials or disposal of salt-laden snow.
- j. Outdoor storage of pesticides or herbicides.
- k. The use of septic system cleaners which contain toxic chemicals, including, but not limited to, methylene chloride and 1-1-1 trichlorethane.

Section 16.5 - Restricted Uses

- a. Excavation for removal of earth, sand, gravel and other soils shall not extend closer than five (5) feet above the annual high groundwater table. This section shall not apply to uses incidental to permitted uses, including, but not limited to, providing for the installation or maintenance of structural foundations, freshwater ponds, utility conduits or on-site sewage disposal.
 - (1) Access road(s) to extractive operation sites shall include a gate or other secure mechanism to restrict public access to the site.
- b. The use of sodium chloride for ice control shall be minimized, consistent with public highway safety requirements.
- c. Commercial fertilizers, pesticides, herbicides, or other leachable materials shall not be used in amounts which result in groundwater contamination.
- d. Above ground storage tanks for oil, gasoline or other petroleum products shall be placed within a building with an impermeable basement or placed on a diked, impermeable surface

to prevent spills or leaks from reaching groundwater.

Section 16.6 - Drainage

- a. All runoff from impervious surfaces shall be recharged on the site by being diverted toward areas covered with vegetation for surface infiltration to the extent possible. Dry wells shall be used only where other methods are infeasible, and shall be preceded by oil, grease and sediment traps to facilitate removal of contamination. Any and all recharge areas shall be permanently maintained in full working order by the owner.

Section 16.7 - Uses by Special Permit

Uses which may be permitted by the Zoning Board of Appeals in accordance with the regulations appearing in Section 10.10 of this Ordinance are:

- a. Business and industrial activities permitted in the underlying district (either by matter of right or by special permit) shall file application for a special permit under this Section.

- (1) Procedure: In addition to meeting the requirements of Section 10.10 of this Ordinance, the applicant must file six (6) copies of a site plan, as outlined below:

- (a) Said application and plan shall be prepared in accordance with the data requirements of the proposed development, including, but not limited to:

- a site plan which shall show, but not be limited to:

- provisions to prevent contamination of groundwater by petroleum products, hazardous materials or wastes;
 - drainage recharge features and provisions to prevent loss of recharge;
 - provisions to control soil erosion and sedimentation;
 - provisions to prevent soil compaction; and
 - provision to prevent seepage from sewer pipes.
- A complete list of chemicals, pesticides, fuels and other potentially hazardous materials to be used or stored on the premises in quantities greater than those associated with normal household use. Those businesses using or storing such hazardous materials shall file a definitive operating plan, which shall comply with the Design and Operations Guidelines specified in Section 16.8 of this Ordinance.
 - Evidence of compliance with the regulations of the Massachusetts Hazardous Waste Management Act 310 CMR 30.
- (b) The Zoning Board of Appeals (ZBA) shall refer copies of the application to the Board of Health, Planning Board, Conservation Commission, and the City Engineer, which shall review the application either separately or jointly and shall submit their

recommendations and comments to the ZBA. Failure of boards/departments to make recommendations within thirty-five (35) days of the referral of the application shall be deemed to be lack of opposition.

- After notice and public hearing, and after due consideration of the reports and recommendations of the boards/departments, the Zoning Board of Appeals may grant such special permit, provided that it finds that the proposed use:
 - is in harmony with the purpose and intent of this By-Law and will promote the purposes of the Water Supply Protection District;
 - is appropriate to the natural topography, soils and other characteristics of the site to be developed;
 - has adequate public sewerage and water facilities, or the suitable soil for on-lot sewerage and water systems;
 - will not, during construction or thereafter, have an adverse environmental impact on groundwater resources in the district; and
 - will not adversely affect the existing or potential quality and quantity of water in the Water Supply Protection District.

Section 16.8 - Design and Operations Guidelines

Businesses and industries shall make provisions for protection against toxic or hazardous materials, discharge or loss resulting from corrosion, accidental damage, spillage or vandalism, including but not limited to the following:

- spill containment and clean up provisions to prevent hazardous material spillage to the environment;
- provisions for the prevention of corrosion and leakage of containers storing hazardous materials;
- provisions for indoor, secured storage of hazardous materials and accumulated hazardous wastes, and for protection from vandalism; and
- provisions for impervious floor surfaces where hazardous materials are used or stored with no drainage discharge to the environment.

VI. RESOLUTION ADOPTED UNANIMOUSLY NOVEMBER 25, 1985,
BY THE MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

The Mayor's Task Force on Land Use and Development recognizes the need to make adjustments in the City's zoning map to allow for opportunities to develop housing at moderate densities in Northampton, including two and three-family housing. At the same time, the Task Force recognizes the need to coordinate any zoning modifications with an assessment of current infrastructure capabilities and with plans and priorities for future extensions and expansions of City sewers. The Task Force also recognizes the desirability of discouraging development in certain areas of the City, and of reinforcing low density zoning with conscious plans not to extend sewers into those areas.

The Executive Office of Communities and Development has announced the availability of Strategic Planning Grants to assist selected communities in managing growth and at the same time in increasing the availability of affordable housing. The Task Force urges that the City of Northampton apply for such a Strategic Planning Grant, so as to allow for the hiring of an outside consultant firm with both land use planning and engineering capabilities, to assist and advise the City's Board of Public Works and Planning Board in the preparation of such a coordinated plan for zoning modifications and sewer extensions -- such a plan to be a tool for managing growth and for allowing housing to be developed in appropriate locations which can be afforded by average income residents.

Bart Gordon
Bart Gordon, Chairman
Mayor's Task Force on Land Use and
Development

VII. ATTACHMENTS

- A. Mayor's Charge to Task Force on Land Use and Development
- B. Housing Subcommittee's Working Documents
 - 1. Proposals Discussed but not Adopted
 - 2. Request for Information -- Tabulation of 69 Responses to Questionnaire Distributed by Northampton's Office of Planning and Development
 - 3. Working Definition of "Affordable" for Rental Housing in Northampton
 - 4. Working Definition of "Affordable" for Owner-Occupied Housing in Northampton

A. CHARGE TO THE MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT- February, 1985

A statement of proposed Land Use and Development Goals dated January, 1985 has been prepared by the Office of Planning and Development. These goals have been submitted to the Northampton Planning Board for review and comment.

Taking input from the Planning Board on the refinement of these goals, the Task Force should meet and hold public hearings as necessary to gain citizen input so as to consider and recommend a balanced program of municipal policies and actions to achieve these goals in a comprehensive, coordinated and effective manner.

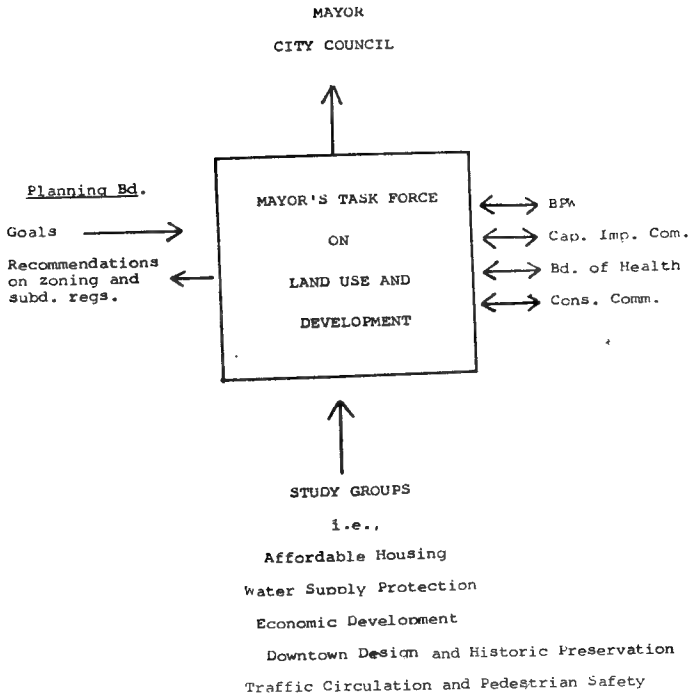
In order to accomplish its overall task of evaluating and recommending specific policies and actions, the Task Force may utilize and consider the recommendations of study groups and specialized sub-committees to study particular substantive areas. For example, separate study groups (involving additional specialists, experts and concerned individuals not represented on the Task Force itself) may be formed to study 1.) particular techniques and policies for making housing more affordable, 2.) particular methods and appropriate land use controls to protect and maintain the quality of city water supplies, 3.) the development of an appropriate design review process, and design criteria, to guide development affecting the Downtown Historic District, etc.

Recommendations of individual study groups should be transmitted to the Task Force for its consideration and recommendation -- the purpose of the Task Force being to formulate a balanced program of recommendations taking into account various goals and competing interests.

Policy and program recommendations voted on and approved by the Task Force should be transmitted to the Mayor and City Council, and to other city boards and commissions as appropriate when recommendations pertain to areas of their jurisdiction and authority -- such as Planning Board, Board of Public Works, Capital Improvements Committee, Board of Health, Conservation Commission, etc.

The Director of Planning and Development shall serve as staff to the Task Force. Other staff of the Office of Planning and Development -- in housing, economic development and conservation -- will be available to the Task Force as needed.

The Task Force should attempt to bring forward its policy and program recommendations for Affordable Housing within the first 3 months of its work. Recommendations regarding municipal policies to achieve other goals should be transmitted as soon as completed. The Task Force should attempt to formulate policy recommendations for all proposed goals within a period of 1 year.



SUGGESTED SUBSTANTIVE AREAS OF CONCERN WHERE THE TASK FORCE MAY MAKE RECOMMENDATIONS
TO CITY BOARDS AND COMMISSIONS:

February 1985

Planning Board

Zoning for housing, business
and industry

Capital Improvements Committee

Capital improvements infrastructure
priorities

B.P.W.

Infrastructure

Sewer extensions

Road improvement priorities

Road classification system

Curb cut and sight line standards

Board of Health

Standards

Conservation Commission

Priorities for agricultural land
preservation

Conservation Commission

Open space acquisition

PROPOSED GOALS FOR LAND USE AND DEVELOPMENT

prepared by

Northampton Office of Planning and Development

January, 1985

- 1.) Improve the supply and affordability of housing and provide opportunities for a mixture of housing types -- including both rental and owner -- occupied units -- so as to meet the needs of households with a range of incomes.
- 2.) Increase the number of jobs, and the salary levels of jobs, located in Northampton so as to maintain and improve the opportunities that Northampton residents have to find suitable employment in Northampton.
In particular, seek to cultivate employment opportunities to take advantage of the highly skilled and educated labor force in Northampton and surrounding communities.
- 3.) Maintain a balance between new residential and commercial/industrial development.
- 4.) Control the rate at which growth and development occurs.
- 5.) Channel development into areas where land is most suitable for development, and where municipal services can most readily and economically be provided.
- 6.) Channel development away from watersheds and aquifers, and control development, and land uses in these areas so as to protect Northampton's water supply.
- 7.) Protect and maintain important environmental and natural resources, such as prime farmland, wetlands and habitat for wildlife, important scenic areas along the Connecticut River and Mill River, etc.
- 8.) Preserve and maintain the City's unique architectural and historic resources, such as the Downtown Northampton Historic District, listed on National Register of Historic Places. Integrate public and private improvements into the downtown area so as to complement the unique character and appearance of the area.
- 9.) Strengthen and improve commercial development in clearly defined and established commercial centers -- Downtown, Florence Center, Pleasant Street and King Street so as to maintain the traditional structure and character of the community and so as to avoid the uncontrolled spread of commercial uses into residential areas and along roadways throughout the City.
- 10.) Utilize and coordinate capital improvements to achieve land use and development goals.

PROPOSALS DISCUSSED BUT NOT ADOPTED BY
THE MAYOR'S TASK FORCE ON LAND USE AND DEVELOPMENT

1. Reduce minimum lot sizes required in certain zoning districts.

Task Force members felt that it would be better to rezone certain underdeveloped areas to allow moderate density residential development once public water and sewer lines were extended or upgraded.

2. Allow a reduction in minimum lot size requirement by special permit to conform with the average lot sizes within 500 feet of a subject property.

Task Force members were concerned that a number of unintended consequences might arise from this initiative, the main objection being that too many conversions within existing structures might occur.

3. Allow conversions of existing single-family homes to two-family structures by special permit in areas where the majority of structures in the area already contain two or more units.

The Task Force felt that this initiative was too vague, and unintended consequences might, again, result. They also believed that the other recommended initiatives, at least in part, cover this proposal.

4. Require that 20% of the units in developments having five or more units be affordable ("affordable" defined as follows: single-family homes to be affordable to families with 120% of median income; duplex homes to be affordable to families with 100% of median income; triplex homes to be affordable to persons with 93% of median income; rental units to be affordable to persons with 65%-80% of median income).

Though this type of "inclusionary" Zoning Ordinance has been used successfully in other communities, the Task Force felt that they should get more citizen feedback on the acceptability of this initiative. The City's Committee on Fair Housing will include this proposal in their housing attitudes survey.

City of Northampton, Massachusetts
Office of Planning and Development
City Hall • 210 Main Street
Northampton, MA 01060 • (413) 586-6950

- Community and Economic Development
- Conservation • Historic Preservation
- Planning Board • Zoning Board of Appeals



CITY OF NORTHAMPTON

REQUEST FOR INFORMATION

PROJECT SUMMARY

Total RFI's Distributed	135
Total Responses to Date	69
% Response	51%

INTRODUCTION

Eight weeks have passed since RFI's were sent to a cross section of people and organizations who hold a wide range of different concerns and opinions about housing delivery in the City. By choosing the recipients carefully, trying not to miss any distinct points of view, we hoped to tap into the "pulse" of Northampton.

The RFI was designed first as a planning tool to find out what housing activities were being undertaken by local social service agencies and the areas in which they need help. Much good work is already being accomplished; the scope of services offered and one very clear need for assistance will be described in the next section. By polling individuals and organizations in touch with diverse constituencies, we also hoped to get a feel for how much support could be expected for each of the policy changes suggested in Part III. People expressed approval that their views were being actively solicited in advance of any actual proposals for policy or ordinance alterations. Many insightful and valid "conditions" were offered and will be reflected in future proposals. Responses to Part III are summarized in the second section of this report.

PART I: General Information

PART II: Planning Activities

SUMMARY

It should come as no surprise that a number of support services are currently being provided for almost every conceivable population residing in the City. Major groups to whom housing placement services are offered include displaced families, mentally and physically handicapped individuals, and Northampton's elder citizens. Some social service agencies cover more specific groups and needs. For example, Hampshire Community Action Commission provides fuel assistance to income-eligible households, and Highland Valley Elder Services offers chore and housekeeping services to elderly residents. Without these corollary activities perhaps certain residents would be unable to remain in their homes.

However, the fact that placement and support services are offered does not mean that the people most in need of shelter are finding apartments. It is clear from the responses that the City needs more accessible apartments for disabled citizens, more affordable small apartments for single parents with children and the elderly, more single room occupancies for homeless single people and our deinstitutionalized populations, and more large apartments at reasonable rents for large families earning only moderate incomes. It is a fair generalization to say that we need to work toward placing the people mentioned above in apartments of appropriate size at reasonable rents, with adequate support systems in place for residents needing continuing supervision. No easy task, this large goal will be accomplished primarily through new construction with incentives to developers to produce affordable units.

One common gap in service specifically mentioned or alluded to by many of the social service agencies contacted was the need for a central information and referral (I&R) service. People or households in need of shelter often get sent from one social service agency to another, because their particular circumstances don't fall into any one agency's scope of services. A central phone number is needed which people could call for "one stop shopping." Such an I & R service might offer: a) an analysis of a household's financial picture; b) a discussion of housing options; c) a network of sympathetic realtors and landlords who would be willing to take a chance with a marginal renter on the recommendation of the housing advocate.

The Hampshire County Housing Options Task Force has agreed to explore ways by which an I & R service could be created; it is recognized that this lack of housing service coordination extends across the County and is not specific to Northampton. To do the job right, several people may be needed to run the I & R service. Finding adequate funding sources will be a major challenge, considering overstretched local budgets and the withdrawal of federal support for housing programs. In my initial letter to you, you were asked to become involved in local housing solutions. One way for you to do this is to think creatively, to find a funding avenue for this badly needed I & R service when few are immediately apparent. If any specific suggestions come to mind, please call me, Joe Laplante, at 586-6950, Ext. 287.

PART III: POSSIBLE SOLUTIONS TO MEET HOUSING NEEDS

SUMMARY

Of the eleven possible solutions suggested, all received generally positive responses, with the exception of two ideas. The idea to zone certain areas of the City for permanent mobile home parks received more negative than positive responses. However, if aesthetic biases and park management issues could be resolved, this idea might merit future study. Linking all new development to housing construction also received a negative response. Most comments indicated that people felt the market for commercial, industrial and office space in the City was not strong enough to support a housing "surcharge."

The large majority of possible solutions received a check in the "agree" box. When people attached conditions to their agreement, the conditions were remarkably similar for a particular question across the board. Though specific questions should be consulted for the response tally and the common conditions mentioned in the survey, a general pattern has emerged which runs as follows:

People feel that affordable housing opportunities are needed, but, at the same time, are anxious to preserve and nurture the older residential neighborhoods. To this end a strong site plan review was encouraged to assure that facades of older homes wouldn't be drastically changed when inserting a second apartment, or perhaps, that extra parked cars wouldn't exacerbate an already cluttered parking situation. It was strongly felt that if concessions were made in development density, or the use of "free" public land, then agreement must be reached to assure affordability on a long-term basis. Environmental concerns are uppermost in people's minds. If higher densities are to occur, then care must be taken not to exceed the land's ability to "carry" the development. Higher density housing must be steered away from sensitive lands, such as watershed areas and toward areas of the City where public water and sewer lines are available.

These aesthetic and environmental concerns, as well as the desire to preserve initial affordability of new housing, are only natural. Northampton is a wonderful place to live and should not be developed to the detriment of the City's current "livability." The plea expressed here is for sensitivity when designing future living areas. This sense of caring will be of utmost importance to all participants involved in proposing policy alterations which could accommodate affordable housing in Northampton.

1. Possible Solution: Rezone the City to provide larger geographical areas where two, three, and four family houses are allowed "by right."

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
29	19	4	17

Common Conditions

- Choose areas carefully so as not to create conflict with single family neighborhoods.
- Trade increased density for open-space buffer zones.
- Include strong site plan review provisions.
- Protect environmental resources by steering development to areas with adequate public infrastructure (e. g., water and sewer).

2. Possible Solution: Encourage clustering of housing units to reduce site development costs and create a better living environment.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
29	8	10	22

Common Conditions

- Cluster provision is already part of zoning ordinance. Investigate why it is not used more frequently.
- Assure that surrounding property values are not decreased.
- Address environmental concerns so as not to exceed "carrying capacity" of land.

3. Possible Solution: Reduce lot sizes for densely developed areas of the City.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
26	9	14	20

Common Conditions

- Take steps to assure that land cost per sq. ft. doesn't simply rise and lead to just-as-high sale prices.
- Allow on case-by-case basis to make sure of adequate parking and municipal services.

4. Possible Solution: Allow accessory apartments in areas currently zoned for single-family houses only.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
26	15	5	23

Common Conditions

- Allow only if by Special Permit, not "by right."
- No change to front facade; parking must be on-site.

5. Possible Solution: Reduce requirements for on-site parking from two spaces per unit to one and one-half spaces per unit in zones located close to the City center which are already densely settled.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
24	9	16	20

Common Conditions

- Allow only if parking is not currently a problem in the area.
- Supply supplementary parking space within short distance of site.
- Take into account the size of apartment - efficiency or one bedroom - one car; two plus bedrooms - 2 cars.

6. Possible Solution: Zone specific areas of the City where permanent mobile home parks would be allowed by right or by Special Permit.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
17	10	23	19

Common Conditions

- Exercise control over: types of mobile homes allowed; design and layout standards.
- Review property tax structure of mobile homes.
- Work out safety and park management issues first.

7. Possible Solution: Offer a density bonus if a percentage of new housing units built would be available to low and moderate income people.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
24	12	13	20

Common Conditions

- Apply legal restrictions to assure that units remain affordable over an extended period of time.
- Tie provision in with cluster development.
- Reduce real estate taxes to those affordable units.

8. Possible Solution: Require that 10-25% of any new residential development be made available (rental or ownership) to people of low and moderate incomes.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
25	5	19	20

Common Conditions

- Examine the effect this would have on the rent level/selling price of market rate units - developer might simply pass on costs to market rate consumer.
- Put provision into effect only when housing market is strong. Remove it when market is soft.

9. Possible Solution: Link all new development (commercial, industrial, office and residential) to housing production.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
14	6	26	23

Common Conditions

- Again, market would have to be examined to see if development environment was strong enough to support the added burden. This provision may simply act to restrict non-residential development.

10. Possible Solution: Allow narrower road widths within low density developments; require wider roads only when needed to accommodate higher projected traffic volumes.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
28	8	9	24

Common Conditions

- Allow narrower roads, but don't compromise the structure of the base materials (sand and gravel layers) because this would lead to higher long run maintenance costs.
- Assure that emergency vehicles have adequate clearance.
- Structure an agreement that cost savings would be passed on to consumers.

11. Possible Solution: Use land that the City could obtain at little or no cost to reduce the cost of housing construction.

<u>Agree</u>	<u>Agree with Conditions</u>	<u>Disagree</u>	<u>Missing</u>
31	9	9	20

Common Conditions

- Include legal safeguards to assure continuing affordability (i. e., no windfall profits to first buyer when that person sells).

Working Definition of "Affordable" for Rental Housing in Northampton

The housing study group of the Mayor's Task Force on Land Use and Development compared the 1985 market rent survey, compiled by the Office of Planning and Development, with the Springfield MSA (of which the City is a part) median incomes adjusted for household size that are published yearly by HUD. It was noted that the median-priced apartment in each bedroom category substantially matched the price that a household earning 80% of the median income could pay for an apartment while using 30% of their gross income for rent, plus a standardized allowance for utilities. To simplify the analysis, a household of two people was assigned a one-bedroom apartment; a household of four people was assigned a two-bedroom apartment; and a household of six people was assigned a three-bedroom apartment.

Definition: Affordable rental apartment

An affordable apartment rent is one which Northampton households earning 80% of the Springfield MSA median income could pay while using no more than 30% of their gross income for rent plus utilities.

Table 1.Breakdown of What People Can Afford to Pay and Market Rents

(1)	(2)	(3)	(4)	(5)
# of Bedrooms in Apartment	# of People Occupying Apartment	Yearly Incomes of Households Earning 80% of Median Income	Monthly Housing Payment Affordable to Households Earning 80% of Median Income	50th Percentile Price Range of Gross Market Rents Available in Northampton
1	2	\$17,300	\$432	\$440 -450
2	4	21,600	540	530 - 540
3	6	24,300	608	600 - 610

Working Definition of "Affordable" for Owner-Occupied Housing

The attempt to define affordability for people who wish to own their own houses was conducted in a similar fashion to that of rental affordability. In effect, the definition was "backed into" by first establishing hypothetically what the minimum sale price could be for a modest "starter house" on a relatively small parcel of land. Then the population that earned an income adequate to purchase such a house was identified. The following pages summarize this work.

Assumptions

- (1) A representative set of underwriting is used for all pricing scenarios. These criteria, stated in Table 2, are generally similar to those used by area banks which make home mortgages.
- (2) Because the exercise was meant to identify the least amount of income and equity necessary to purchase a house (usually a renter who wishes to become a homeowner), it was decided not to consider second or third time home buyers who may have bought under previous market conditions and now have a large amount of market-generated equity from the sale of a previous home to use for a down payment. Therefore, all pricing scenarios reflect a "first time buyer" situation in which a limited amount of funds would be available for a down payment.

Definition: Affordable Owner-Occupied Dwelling

An affordable single family or "plex" dwelling is one which Northampton families earning 120% of the Springfield MSA median income could pay while using no more than 28% of their gross income for housing debt.

It can be seen from Table 2 that an income of \$32,442 is needed to purchase a \$65,000 house using the parameters set forth in the table. Table 3 shows that a family of four people earning 120% of the median income has a yearly income of \$32,400, substantially the same income as is needed to support the payments on a \$65,000 house. Because in a real world situation the figures described in Table 2 can be manipulated to some extent (e. g., through a drop in the interest rate, a larger down payment, or sweat equity contributed by owners), it is reasonable to think that a family of two earning \$25,950 (120% of median) could buy an "affordable" house, especially if they were willing to become landlords in a duplex or triplex house.

Plex housing (small multi-family buildings, usually two to four units) may hold the key to home ownership for many City residents. The yearly income necessary to support housing debt for a duplex structure falls by \$3,000 (column 13, Table). The reason for this is because the owner would be able to apply the rent received for the second unit toward the mortgage payment. Notice that the gross rent for the apartment is \$540; this is the median price for a two bedroom apartment found in the May, 1985, survey of market rents in the City. After subtracting a standard allowance for utilities and a 5% allowance for possible vacancy, the homeowner is left with \$414 to help with monthly housing debt. The drop in income needed for a triplex drops even more radically because two apartments would be available for rent.

Why 80% of the Median Income?

A word of explanation is needed as to why the group of residents earning 80% of the median income for the Springfield MSA was chosen when defining "affordable." Stated simply, a conscious decision was made by the study group working on housing that the 80% of median income level was a realistic and socially responsible cut-off point around which a definition could be framed. Families earning that level of income would have at least one-half the available apartments for rent in the City to choose from when deciding on their housing situation. It was also a realization that market forces had set the rent levels and that government intervention of some kind would have to occur before prices would fall.

Had it turned out that only those families earning, say, 120% of the median income could afford the median priced apartment, the study group's definition of affordable may have been different. In that case, the study group may have recognized that less than one-half of the families in the City could afford an apartment which falls exactly in the middle of the price range of rents charged on the open market. If they had considered this an intolerable situation, then they may have suggested lowering the incomes used in the affordable definition. By doing so, it would have been incumbent upon them to also suggest a realistic method of attaining this affordable rent. Since the market couldn't supply these lower-priced apartments, government would have to create the conditions for it to do so.

To return to Northampton's present situation, roughly 3,700 families (those families earning 80% of the median income) out of the 6,247 families counted in the 1980 Census can now afford the median-priced apartments. While the study group chose to define affordable around this income group, they recognized that families earning 50 to 80% of the median income would have a very difficult time finding housing in the City. Locally-sponsored initiatives, such as: modification of the current zoning map to create more areas in which plex housing could be built; adoption of an inclusionary zoning ordinance requiring developers to price a certain percentage of all new apartments at an affordable level; or use of local CDBG funds and publicly owned land to leverage commitments for lower cost units, would be necessary to offer adequate apartment choice and supply for families earning in this income range. Families earning less than 50% of the median (\$9,450 for a single person and \$13,500 for a family of four according to 1985 HUD figures) are eligible for federal rent subsidies. Even though the Reagan Administration is drawing away from housing subsidy or construction programs, many people feel that it is still the moral obligation of the federal government to provide help for this segment of our society. At any rate, such a deep subsidy would be needed to house these families in today's market that it is probably beyond our local government's ability to adequately help them through local measures.

The affordable definition, aside from being considered fair by the framers, is also supported by a review of literature which examines how other communities have defined affordable. Though some have, again, chosen to define affordable in terms of some figure between 50 and 80% of median income, most have recognized that the 80% level is the most realistic one with which to work.

TABLE 2

Analysis of Income Levels Needed to Support Monthly Housing Debt for 3 Housing Types

Assume: 12% fixed interest; 30 year term; 10% down payment; 2 points on closing; 28% of gross monthly income can be used for housing debt.

(1) House and Land	(2) Down Payment	(3) Closing Costs	(4) Total Up-Front \$ Needed	(5) Mortgage Amount	Monthly Payments			(9) Total Housing Debt	(10) Gross	(11) Net	(12) Out of Pocket	(13) Yearly Income Needed
					(6) Prin./ Int.	(7) Prop. Taxes	(8) Ins.					
Single Detached 65,000	6,500	3,000	9,500	58,500	602	125	30	757	0	0	757	32,442
Duplex Case 1: 95,000 Case 2: 5% Down, 95,000	9,500 4,750	4,000 4,000	13,500 8,750	85,500 90,250	879 928	182 182	40 40	1101 1150	540 540	414 414	687 736	29,442 31,542
Triplex Case 1: 120,000 Case 2: 5% Down, 120,000	12,000 6,000	4,300 4,300	16,300 10,300	180,000 114,000	1111 1173	230 230	50 50	1391 1453	1080 1080	828 828	563 625	24,129 26,785

TABLE 3

1985 INCOMES AS PERCENT OF MEDIAN INCOME ADJUSTED FOR FAMILY SIZE

SPRINGFIELD METROPOLITAN STATISTICAL AREA*

Source: U. S. Department of Housing and Urban Development

Family Size Persons	Yearly Income as Percent of Median Income				
	50%	65%	80%	100%	120%
1	9,450	12,668	15,100	18,875	22,650
2	10,800	14,056	17,300	21,625	25,950
3	12,150	15,803	19,450	24,313	29,176
4	13,500	17,550	21,600	27,000	32,400
5	14,600	18,647	22,950	28,688	34,426
6	15,650	19,744	24,300	30,375	36,450
7	16,750	20,840	25,650	32,062	38,474
8	17,800	21,937	27,000	33,750	40,500

*Northampton is part of the Springfield Metropolitan Statistical Area.